

Form 300b

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Denise Lynn Hardgrave-Dunbar fka Denise Lynn Hardgrave <i>Debtor(s)</i>	:	Case No. 18-11288-JCM Chapter: 13
RONDA J. WINNECOUR, Trustee, <i>Movant(s),</i>	:	Related to Document No. 67
v. No Respondents <i>Respondent(s).</i>	:	Hearing Date: 3/26/24 at 02:30 PM
	:	
	:	

**ORDER SCHEDULING DATE FOR RESPONSE
AND HEARING ON MOTION**

AND NOW, this *The 29th of January, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 67 , by the Chapter 13 Trustee

It is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) ***On or before March 14, 2024***, any ***Response***, including a consent to the ***Motion***, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 ***OR*** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This ***Motion*** is scheduled for hearing on ***March 26, 2024 at 02:30 PM*** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the ***Motion***. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a ***Response***, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties will be ***required*** to appear at the hearing.



John C. Melaragno, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Denise Lynn Hardgrave-Dunbar
Debtor

Case No. 18-11288-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jan 29, 2024

Form ID: 300b

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2024:

Recip ID	Recipient Name and Address
db	+ Denise Lynn Hardgrave-Dunbar, 13390 Denny Road, Meadville, PA 16335-7616

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 30 2024 00:38:25	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:37:28	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14972555	Email/Text: ally@ebn.phinsolutions.com	Jan 30 2024 00:07:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14967339	+ Email/Text: ally@ebn.phinsolutions.com	Jan 30 2024 00:07:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14967340	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:25:16	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967341	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:24:30	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15000520	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:12:55	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14967342	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2024 00:38:18	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967343	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 30 2024 00:12:53	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14967344	+ Email/Text: electronicbkydocs@nelnet.net	Jan 30 2024 00:09:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14967345	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jan 30 2024 00:08:00	EnerBank USA, 1245 East Brickyard Rd. Ste. 600, Salt Lake City, UT 84106-2562
14967357	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jan 30 2024 00:08:00	EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
15226983	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 30 2024 00:09:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14997477	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2024 00:13:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14997778	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:24:35	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jan 29, 2024

Form ID: 300b

Total Noticed: 26

			Norfolk VA 23541
15201587	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:26	Portfolio Recovery Associates, LLC, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14968446	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2024 00:13:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15002566	+ Email/PDF: ebnotices@pnmac.com	Jan 30 2024 00:12:55	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14967346	+ Email/PDF: ebnotices@pnmac.com	Jan 30 2024 00:24:12	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14967347	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:38:33	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967348	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2024 00:13:43	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14977790	+ Email/Text: electronicbkydocs@nelnet.net	Jan 30 2024 00:09:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14985944	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 30 2024 00:38:25	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14967349	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 30 2024 00:13:45	Wells Fargo Outdoor Solutions, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
14967350	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2024 00:13:21	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court;, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14967351	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14967352	*+	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967353	*+	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967354	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967355	*+	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14967356	*+	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14967358	*+	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14967359	*+	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967360	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967361	*+	Wells Fargo Outdoor Solutions, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
14967362	*+	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 2 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: auto

Page 3 of 3

Date Recd: Jan 29, 2024

Form ID: 300b

Total Noticed: 26

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Plaintiff Denise Lynn Hardgrave-Dunbar rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Debtor Denise Lynn Hardgrave-Dunbar rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Plaintiff Denise Lynn Hardgrave-Dunbar richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winneccour	cmeecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

TOTAL: 8